

**REMARKS**

In the Office Action mailed on August 11, 2006, claims 1–30 are pending. Claims 1–5, 8–13, 17–18 and 30 are rejected under 35 U.S.C. 103(a) as being unpatentable over US Patent Number 6,330,551 to Burchetta (hereinafter referred to as "Burchetta") in view of US Patent Number 6,615,258 to Barry (hereinafter referred to as "Barry") and in further view of US Patent Number 6,587,836 to Ahlberg (hereinafter referred to as "Ahlberg"). Claims 6–7 are rejected under 35 U.S.C. 103(a) as being obvious from Burchetta in view of Barry in further view of Ahlberg, and in further view of US Patent Number 6,535,917 to Zamanzadeh (hereinafter referred to as "Zamanzadeh"). Claim 14 and 16 are rejected under 35 U.S.C. 103(a) as being obvious from Burchetta in view of Barry in further view of Ahlberg, and in view of US Patent Number 5,262,940 to Sussman (hereinafter referred to as "Sussman") and in further view of US Patent Number 5,493,105 to Desai (hereinafter referred to as "Desai"). Claim 15 is rejected under 35 U.S.C. 103(a) as being obvious from Burchetta in view of Barry in further view of Ahlberg, Sussman and Desai, and further in view of US Patent Number 5,192,705 to Barr (hereinafter referred to as "Barr"). Claims 19–20 stand rejected under 35 U.S.C. 103(a) as being obvious from Burchetta in view of Barry in further view of Ahlberg, and in view of Sussman and in further view of Desai. Claims 21–29 stand rejected under 35 U.S.C. 103(a) as being obvious from Burchetta in view of Barry in further view of Ahlberg, Sussman and Desai, and further in view of Barr. Applicant traverses the rejections.

Independent claim 1 relates to a method for providing remote access to insurance applications via a web-based graphical user interface. More particularly, independent claim 1 recites:

- prompting entry of a user identification (ID), a user password, and a selection of one of the insurance applications from the list to access at the logon screen
- accepting, at the logon screen, entry of the user ID, the user password, and a selected insurance application

The Examiner rejected claim 1 under 35 U.S.C. § 103(a) as being obvious from Burchetta in view of Barry and in further view of Ahlberg. To make out a prima facie case of obviousness under

35 USC § 103, the cited references when combined must teach or suggest all the claim limitations. Burchetta, Barry and Ahlberg, however, individually and in combination fail to describe, teach or suggest a method for accessing an application that includes prompting a user at a logon screen for a user ID, a user password, and a selection of an insurance application from a list. Likewise, the references individually and in combination fail to describe, teach or suggest accepting a user ID, user password, and selection of an insurance application at a logon screen.

The action asserts that Barry describes the prompting step at Column 12, lines 21-34. The passage states:

The logon applet checks for the name/password entry and instantiates a session object in step 72, communicating the name/password pair. The session object sends a message containing the name/password to a remote server for user validation in step 74. When the user is properly authenticated by the server in step 76, another Web page having backplane object is downloaded in steps 78, 80, 84. This page is referred to as a home page. At the same time, all the application software objects are downloaded in step 82. If the system of the present invention determines that the backplane and application files have been already downloaded, the steps 80, 82, 84 are not performed. The backplane object is then instantiated in step 86.

This passage describes downloading application software objects for selection from a home page after a user has already been logged into the system and the user has been authenticated. The passage does not disclose prompting a user to select an application from a page that also prompts a user for a user ID and password. This distinction was acknowledged by Examiners Thomas and Koppikar during the interview with Applicant conducted on June 6, 2006. Applicant has previously amended the claims to more clearly delineate this distinguishing feature.

The action asserts that the accepting step is described both in Barry and Burchetta. Applicants disagree. With respect to Barry, the action cites to the passage discussed above. As discussed above, Barry describes authentication information and application selection being selected from different screens (i.e., a logon applet and home page respectively). In contrast, the claim specifically recites that this information is collected from a single logon screen.

The action also cites Burchetta at Column 6, Lines 27-40 and Lines 50-56, which state:

In an Internet-based embodiment of the present invention, an Internet website is set up to provide the interface between system and user. Preferably, the major areas of the website include a login area for sponsors or their representatives, a login area for claimants or attorneys for claimants, and a login area for administration personnel who oversee the system. If desired, the website may also include a publicly accessible area that highlights information about the system. For increased security, a separate website may be set up with this information.

Individuals using the computerized system preferably must log into the system before they can manipulate any data . . .

Thus, a sponsor user preferably may enter the website to login to the system, for example by using a user name and password combination or pair, read and agree to an agreement for the sponsor's participation in the system, assign new cases for claimant attorney participation, and review any completed, pending or in-process cases that have been entered into the system by that sponsor user.

Burchetta is directed towards a dispute resolution system whereby the disputing parties communicate only with the computer, which is efficient from the standpoint of avoiding personality conflicts and unnecessary disagreements between the parties. The various parties enter pertinent information directly into the computer instead of communicating directly with one another. The passage that the Examiner has cited describes a method of implementing this dispute resolution system by way of an internet website. The website includes a login area where a user can enter a username and password, however, no other pertinent activity takes place until after the user has logged into the website ("[i]ndividuals using the computerized system preferably must log into the system before they can manipulate any data"). Furthermore, the cited passage fails to disclose that the selection of insurance application (or any application) is accepted at a logon screen.

Ahlberg fails to cure the deficiencies of Barry and Burchetta. The action cites Ahlberg at Column 21, Lines 5-18, which state:

As described previously, all the information relating to entitlements for a given customer is stored in customer profile database 314 located with the StarOE server. When the backplane requests via TCP/IP the entitlement transaction, for example, in a get application list request

message, the security module retrieves and transmits back via TCP/IP to the backplane the list of authorized applications accessible by a given customer in a transaction response. The backplane uses the list to determine which buttons on the "networkMCI Interact" home page should be activated, thus controlling access to products. Similarly, individual back-end application servers 208 may make a request for entitlements within that application for a given customer.

Ahlberg is directed towards a web-based administration and authentication system that enables a user to access multiple applications within the system without the need to logoff and logon when switching between applications. The cited passage describes that the user is provided with a list of applications, and that the list of applications is customized to include only the applications to which the user has authorization. Thus, the user must enter identifying login information before the user is provided with the customized list of applications. The user is not prompted for selection of an application until after the user has already logged in. Ahlberg does not disclose prompting a user to select an application from a page that also prompts a user for a user ID and password.

As none of the cited references describe, teach or suggest a method that includes prompting a user for a user ID, password and selection of an application from a logon page, no combination of the references results in the claimed subject matter. At least for the above reasons, Applicant requests reconsideration and withdrawal of the §103 rejections of independent claim 1. Claims 2-9 depend on claim 1 and add further limitations thereto. Therefore, Applicant requests reconsideration and withdrawal of the §103 rejections of claims 2-9.

Independent claim 10 recites similar subject matter as claim 1. Therefore Applicant requests reconsideration and withdrawal of the §103 rejections of independent claim 10. Claims 11-30 depend on claim 10 and add further limitations thereto. Therefore, Applicant requests reconsideration and withdrawal of the §103 rejections of claims 11-30.

In view of the above remarks, Applicant believes the pending application is in condition for allowance.

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Response dated November 13, 2006  
Reply to Office Action of August 11, 2006

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Applicant believes no fee is due with this response. However, if a fee is due, please charge our Deposit Account No. 18-1945, under Order No. SPLT-P01-001 from which the undersigned is authorized to draw.

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Respectfully submitted,

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